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## **Starters guide to narrowboats**

V C Marine has built up a wealth of experience in the field of residential boats, particularly in South East England. We have therefore prepared these notes as an introduction to those considering a move onto the water for the first time.

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### **Types of Boat**

There are various types of craft used as residential boats. The main ones are described below:

**Static Houseboats.** These are not powered and are not expected to be moved, although they can of course be towed. They normally comprise a rectangular steel floating pontoon with a caravan or mobile home type structure built on top.

**Narrowboats.** These are 7' wide and up to 70' long. Normally with engines they can cruise all of the Inland Waterway system. Very popular as an 'all round' craft, but the narrow beam does limit space.

**Widebeam Narrowboat Style.** These craft look like narrowboats but are built up to 13' wide and offer much internal space. Practically a beam of 10' to 12' is a good maximum to consider. Because they cannot go through narrow locks / canals, they cannot pass through Birmingham or use the Southern Oxford Canal, however the Southern Grand Union, River Thames, Rivers Lee and Stort, Wey Navigation and Kennet & Avon Canal use widebeam locks and provide an extensive cruising area.

**Converted Barges.** There are all sorts of barges, both English and Dutch. Lengths can vary from 40' to 120' plus, with beams from 10' to over 16'. All but the smallest require a reasonable degree of competence to handle them. The larger barges are only suitable for use on major rivers because of their size. The most common English barge is the Humber Keel, which is large, high out of the water, and provides a huge amount of space. Also common are converted lighters or dumb barges, with no motive power. Dutch barges are mostly powered, and some are rigged for sail. Luxemotors are very popular and feature a straight stem and counter stern - large ones look like little ships! Tjalks are generally smaller and have very rounded bows and sterns. It is possible to buy unconverted barges either in Holland or in the UK, but the job of conversion is huge, easily under estimated, and is most certainly not for the faint hearted.

**Cruisers.** Into this category fall all those vessels that were intended for general cruising and include ex lifeboats, broads cruisers, old hire boats etc. They do not make good residential boats as in general they were not built for that purpose. For instance they will have little or no insulation, and it is not easy to add later. Please forgive me all those who live in such boats.

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### **Moorings**

Here we meet the real nub of the problem of living afloat. It is generally not a problem to locate something close to the right boat at around the right price, but finding somewhere to tie it up varies between extremely difficult to impossible.

It is therefore essential, and this cannot be over stressed, that the search for a berth must be addressed before the search for a boat. We refer here to properly established and recognised residential berths that provide a good range of facilities. Offering less security are berths where a 'blind eye' is turned, but it must be accepted that there is no continuing security. It is

sometimes possible to occupy what is known as a 'caretaker' berth at a marina, but these are obviously very limited in number. Finally there are those who simply adopt a nomadic life style and tie up anywhere, until the inevitable 'knock on the window', and the next move begins.

There is huge demand for existing residential berths, particularly around London, and in the foreseeable future the numbers are not going to increase dramatically as it is not easy to get planning permissions for residential use from either the Local Water Authority or Local Council.

The cost of moorings is obviously related to the facilities provided, and varies enormously, between £2,500pa to as much as £12,000pa.

If you are looking for a leisure mooring this should be an easier task. There are plenty of marinas with this type of mooring.

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## ***Purchasing***

From the foregoing it will be seen that the first step is to secure a berth, which will probably already have a boat on it. If lucky this will be suitable. If not the boat can be replaced later with another.

As to cost, there is nothing on the market under £10,000. At £20,000 one may get a berth with something that floats on it. Once into the £30,000 plus bracket life starts to become more liveable. Quality vessels on good berths will range from £40,000 to £100,000 or more.

There are no published guides to boat prices as there is with cars - the price of a boat is what a willing buyer will offer and a willing seller will accept, subject to usual market forces. Also the price may include an element of premium if changing hands with a residential berth. There is also no central point (unless British Ship registered, but this is unusual) to check for outstanding debts or finance, thus 'caveat emptor' applies. A good broker will assist greatly in this area.

It is foolhardy to buy a boat without having a survey undertaken by a qualified surveyor. Unfortunately it is expensive, as to be done properly the boat will have to come out of the water, but although costing £500 to £1000, or even more for large Dutch Barges, it can save a small fortune!

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## ***Paperwork***

The boat will require a Licence if on a Canal and River Trust. To get the licence the boat must have a Boat Safety Certificate. Beware that if a boat does not have this certificate, expensive works may be required in order to get the boat up to standard.

The boat must be insured, and it would be prudent to include contents, which will cost around 1% of insured value. Not that many companies offer these insurances, but a Broker will be able to advise. With older boats the Insurance Company will require sight of a valid survey report before providing cover, and at subsequent regular intervals.

Finance to purchase is not easily available. Most companies consider the possibility of the boat disappearing into the sunset never to be seen again, allied to the problems of repossessing the boat from a defaulting owner when it is also his home, and decline to quote. At best finance can be obtained for 80% of the valuation of the vessel NOT including any premium paid for the berth.

### **BSC**

The Boat Safety Certificate is granted (or declined) following an in water inspection by a qualified person and has to be renewed every 4 years. It is similar to a vehicle MOT, and is designed to ensure that the boat does not endanger its own users or others. Note that it is not in any way a statement as to the overall structural condition of the boat, and does not preclude a full survey on purchase.

**INSURANCE** It is now compulsory for all craft to have 3rd party insurance, although most people choose to have the extra protection of Fully Comprehensive.

Insurance Companies will generally require a survey on vessels in excess of twenty years old.

**LICENCE** With the exception of the tidal River Thames a boat must have a licence relevant to the waterway on which it is kept. The main Authorities are CRT ( Canal And River Trust) which covers over 2000 miles of inland waterways, and the Environment Agency (River Thames and others).

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As major UK Brokers we are often asked about various aspects of Inland Boating, whether this be narrowbeam or widebeam, cruising or residential. As a result we have put together these notes in the hope that they may be of assistance to you.

Let's start by explaining what the Broker does, and how a sale proceeds. (Please note that other brokers, particularly those who are not members of Professional Bodies, may vary from the general procedure outlined below.)

### **WHAT IS A BROKER, AND WHAT DOES THE BROKER DO?**

As Brokers we handle all aspects of the sale of a boat, and for so doing charge a percentage fee to the vendor.

Although paid by the vendor, we act as mediator between buyer and seller, with the objective of reaching a successful conclusion by smoothing the way for all parties.

A sale can take quite some time to conclude. First of all a boat is viewed, and if you wish to proceed we ask for a 10% returnable deposit, subject to survey, which reserves the boat. Then a survey is arranged.

The Surveyor is an independent expert who examines the boat and reports to you on any defects found.

We very strongly recommend that a survey is undertaken - so much so that if you decline to have a survey, we will ask you to sign a document stating thus!

The basic stages within the sales procedure are listed in order below:

1. You make an offer for the vessel, which may be subject to certain things , the most likely being survey – let's assume that the offer is accepted
2. We mark the vessel 'under offer', and she is held for you, pending the course of the sale.
3. We raise a Sales Agreement. This is based on an Industry standard document, and is signed by yourself and the vendor. It documents the way the sale is conducted, affords protection to both parties and removes possible misunderstandings. The agreement may stipulate that the sale is subject to survey, and to the successful transfer of the residential berth.
4. We ask you for a deposit, which is held in a Client's Account (same as a solicitor). The deposit is fully refundable – it is not at this stage a part payment.
5. We go to survey, the cost of which are payable by yourself.
6. If there are survey problems we renegotiate. Note that the owner does not want to see you walk away. If you decide not to proceed with the purchase you get your deposit back, but have obviously lost the cost of the survey.
7. If the berth is transferable, this requires you to meet with the operator of the berth, which we will arrange.
8. Finally we will ask you for the balance of the funds due, to finalise the sale.

That, in a nut shell, is it. We, by the way, are members of ABYA which are the main professional bodies for Brokerage Companies and Brokers respectively in the UK.

I appreciate that the above is not a full explanation, and if anything needs clarification or expansion please get back to me.

### **SECOND-HAND PRICE GUIDE**

Unfortunately the prices of second-hand boats cannot be defined as easily as those of cars. The main factors that effect the price are as follows:

- **HULL BUILDER** is the hull from a top class 'name' builder or an unknown welder?
- **INTERIOR** is the boat professionally fitted using top quality materials or is the completion obviously DIY?
- **EXTERIOR** is the paintwork by a well known canal based painter / sign writer or has it been painted with a poor brush on a damp day?
- **ACCESSORIES** are inverters, generators, microwaves etc. fitted?
- **AGE and SIZE** obviously effect the price, but are not the dominant factors in setting the price.

### **WHAT ARE THE MAIN DIFFERENCES BETWEEN THE BOAT TYPES?**

#### **CONSTRUCTION.**

Most narrow boats are constructed from steel because of its inherent strength and durability.

You will see hulls advertised as say 10 / 6 / 4. This relates to the thickness of steel plate from which they are built and denotes a 10mm base plate (the bottom), 6mm hull sides and 4mm superstructure (cabin sides and top).

Occasionally superstructures are constructed from wood or fibreglass, but these are not as popular as steel.

#### **SIZE**

The narrowboat is just under 7ft wide and anything up to 72ft long. This is the absolute maximum length that can use most of the canal system. There are certain navigations with shorter locks, one in particular being the Leeds and Liverpool Canal in the North, which dictates a maximum length of 62ft.

Widebeam cruisers are restricted mainly to the Southern navigations, with a theoretical maximum beam of 14ft, but 10 to 12ft will be found most practicable.

#### **STYLE.**

There are two basic styles of boat - the Cruiser and the Traditional or 'Trad' as it is more commonly known.

The Cruiser features a long aft deck which is large enough for the steerer and several companions, whereas the Trad has a small aft deck about 3' long, which is big enough for the steerer alone.

There a third type, called the Semi-Trad. This is a hybrid of a Cruiser and a Trad, in that it has a large aft deck, but with vertical panels at each side, so that in side elevation it takes on the look of a true Trad.

There are many other styles that you may meet such as Tugs, Joshers, Large and Small Woolwichs etc., but we are getting a little beyond the scope of these notes now!

Overall the vast majority of boats are of the Traditional style, and it is these that you will have undoubtedly seen in their bright colourful liveries.

### **HOW ARE THE BOATS NORMALLY ORGANISED INSIDE?**

**BOWS.** Right at the front in the bows will be a special locker designed to hold gas bottles safely, followed by a forward well which may have seats / lockers down either side. The well may be covered over to provide more dry, but not secure, space. This is called the cratch cover.

**SALOON.** The saloon can be totally open plan, or fitted with fixed seating which can form single berths or possibly convert to a double berth. If open plan the area will be furnished with free standing furniture. Often a Futon style settee will be used to provide additional sleeping space. If fitted, the solid fuel stove will normally be located here.

**GALLEY.** The galley or kitchen is often fitted with conventional household units, and is either fitted along either side of the boat, with a central walkway, or be 'U' shaped with an offset walkway. The cooker will frequently be a full size 4 burner unit, or may be a separate hob and oven / grill unit. A fridge is normally fitted, operating from gas or 12V, and in some boats is full sized. Highly specified boats may even have a microwave!

**DINETTE.** The dinette if fitted generally comprises two fixed seats with a table in between. It is common for the table to fit between the seats, thus converting to a double berth.

**BATHROOM.** The obvious component here is the loo, which will either be a pump out type, or chemical. A hand basin is normally fitted, as is a shower. Some boats will have a combined shower / hip bath. We have even sold a boat fitted with a jacuzzi, but these are quite unusual!

**BEDROOM.** The bedroom or sleeping cabin may take several forms. It could be a single bunk cabin, although this will often be built with two tiered bunks and is ideal for visitors or children.

More popular is the fixed double berth. This may be lengthways along the boat, or sideways across it. The latter is known as a cross double, and may be fixed or have a lift up flap at the end to allow a corridor through during the day time. It is not uncommon to find a 'four post bed' fitted, but in actuality these are invariably 'two posters'!

**ENGINE ROOM.** This can be a separate area within a 'Trad' boat, or can be immediately in front of the steering position, and will contain all the mechanical items. A 240V generator may be fitted, as may a diesel fuelled central heating unit.

On a Cruiser style boat the engine is located under the aft deck, and is accessed by way of lift up deck boards.

### **WHAT SORT OF FACILITIES ARE GENERALLY FOUND ON BOARD?**

**GAS.** Propane gas bottles (the red ones) are used almost exclusively and are widely available. Appliances that use gas are the cooker, instant water heater, fridge, central heating and direct or catalytic heaters.

**WATER.** The water tank is generally located under the foredeck and may be an integral part the boat, or a separate stainless steel tank. Water is fed from the tank by an electric pump that automatically switches on and off as taps are open or closed.

The water tank that you fill with a hosepipe, this feeds an internal system which gives you running water. The pressure is obtained by a water pump.

Hot water may be supplied from an instantaneous gas fired water heater, or from a calorifier (hot water tank), in which water is heated by the engine cooling water, or from a diesel or gas fired central heating unit.

**HEATING.** Heating is most frequently by means of solid fuel stove. These excellent units provide a dry heat, and can be inexpensively run 24 hours a day. They may incorporate a back boiler that enables water to be passed through a radiator system.

Three main types, Solid fuel stove. Gas central heating – such as Alde. Diesel fired heating – such as Webasto, Mikuni and Eberspacher. Heating type is down to personal choice. Solid fuel stoves take time to prepare the fire; whereas gas and diesel provide almost instant heat.

### **ELECTRICS - 12 & 240v**

All boats rely on a 12-volt supply from two battery banks. One bank starts the engine (like a car battery); the other powers domestic items such as lighting and your water pump. For 240-volt items, you need to connect from shore or land line, plugging into an electricity supply where available. Or you can use an inverter, which converts battery power to 240v. The alternative is to buy 12-volt compatible fridges, TVs and so on; these are very efficient for boats but are also more expensive to buy.

**12V** The 12V supply is provided by batteries and is used for engine starting and domestic supply (lights, pumps etc.)

It is normal to separate the engine starting battery from the domestic supply, so that the engine can still be started even if the domestic batteries have been drained.

**240V** The starting point for a 240V supply is a ring main and sockets around the boat, fitted with a protection device and circuit breakers.

The electricity supply can be from various sources. The most basic is simply a cable from supply ashore. If power is to be generated on board then a small portable generator will suffice, but consideration must be given to noise interference to other boaters. Permanently installed heavily silenced diesel powered generators are ideal, but they are not cheap. Another option is to use an inverter. These convert 12V DC from batteries to 240V AC and are available in many capacities.

**TOILETS.** There are two fundamental toilet systems - chemical and pumpout. The chemical type is simple and has a compartment that can be detached and carried to a disposal point. Capacity can be increased by using multiple compartments.

Pump out loos resemble a household loo, and are plumbed into the boats' water supply to provide a flushing facility. The effluent then passes into a large holding tank which has to be emptied periodically at a boatyard with a pump out facility at a cost. (prices differ from marina to marina).

Compost and incinerating toilets are becoming popular.

**ENGINE** Three main types Air cooled, these rely on a flow of air to keep them cool. Keel cooled/Skin tank (sealed system) – the engine is cooled by the flow of water through a tank on the stern of the boat; most modern engines use this system. Raw water cooled – takes pumped

water from the canal which is pushed around the engine and uses a heat exchange to cool it down.

### **IS A BOAT EXPENSIVE TO RUN?**

Most costs vary with size, so we have shown below examples relevant to a 50ft vessel. Cost per annum.

Mooring - varies with facilities and security, but say	£2,000
BW cruising licence	£ 950
Insurance - based on a value of £25,000	£ 250
Maintenance - engine servicing, painting etc. say	£ 750

Depreciation has not been included for the reasons outlined in the Second Hand Prices section above - it may even be that a scruffy boat can be improved sufficiently for a gain to be made on the original investment!